
APPENDIX E: HOUSING

EXISTING CONDITIONS

Housing Inventory

There are approximately 20,000 housing units in York County, roughly 1,500 of which are military units located in Bethel Manor, the Naval Weapons Station, Camp Peary, Cheatham Annex, and the U.S. Coast Guard Reserve Training Center. Single-family detached homes continue to dominate the landscape, representing 70% of the housing stock. However, there are more than 5,000 townhouses, duplexes, apartments, and condominiums in the County, a quarter of which are on-base military units. Over a third of the new housing built since 1990 has been of the single-family attached and multi-family variety. Other types of housing in the County include mobile homes and accessory apartments.

HOUSING TYPE	OFF-BASE UNITS	ON-BASE UNITS	TOTAL UNITS
Single-Family Detached	14,113	185	14,298
Single-Family Attached (townhouses and duplexes)	2,073	820	2,893
Multi-Family (rental and condominium apartments)	2,038	476	2,514
Mobile Homes	554	18	572
Other	104	8	112
TOTAL	18,882	1,507	20,389

Table 18

Housing Stock Quality

Because of the high rate of housing construction in recent years, York County's housing stock is relatively young and of good quality. Slightly over one-fifth of the housing units in the County were built within the past six years and 41% were built within the past sixteen years. There are also approximately 3,305 housing units (17% of the County's housing stock) that pre-date 1960 and are almost 40 years old. As these dwellings age, it is possible that some will need rehabilitation. It should be noted that only 0.6% of the County's housing stock (86 units) is considered "substandard" by the US Census definitions because these units lack complete plumbing facilities.

Because of the high rate of housing construction in recent years, adding over 5100 units since 1990, York County's housing stock is relatively young and of good quality. One quarter of the housing units in the County were built within the past eight years and 44% were built within the past sixteen years. On average, homes and residential lots in the County are generally larger than in surrounding jurisdictions. According to the 1990 census, the average number of rooms per housing unit in the County was 6.5, which exceeds the averages for the metropolitan area and the state in this measure of housing quality.

Residential densities (housing units per acre) in York County are generally lower than in surrounding areas. Minimum lot sizes for conventional subdivisions, as set forth in the Zoning Ordinance for residential zoning districts, range from 13,500 square feet (slightly over three units per acre) to an acre. In areas where public utilities are not available, the minimum lot size increases to 1.5 or 2 acres.

The age, size (both home size and lot size), and quality of the housing stock contribute to the relatively high residential property values in the County. In 1990, York led the entire metropolitan area with a median house value of \$121,600.

There are an average of 6.5 rooms per housing unit in York. The County exceeds the averages for the metropolitan area (5.6) and the state (5.8) in this measure of housing quality. Given the size and age of York's housing stock, it is not surprising, therefore, that the value of residential property in the County is generally higher than elsewhere in the region.

Occupancy

The vacancy rate in a given housing market is the proportion of the active housing stock available to prospective tenants or homebuyers. In an ideal market, some housing units should be vacant to allow adequate opportunities for households seeking new residences. Moreover, to operate efficiently, vacancy rates must run a fine line between an overbuilt market (usually considered above 7% vacancy) and an underbuilt market (below 3% is normally considered too low). The implications of an overbuilt market include mounting mortgage risks for lenders, investors, and developers. An underbuilt market tends to restrict residential mobility and increase housing prices as people bid up the price of available units. According to the 1990 census, the County's 1990 vacancy rate was 5.3%.

Variety

Different types of households have distinct needs and drive the demand for a diverse housing stock. Household age, size, structure, and income are key variables in determining housing needs. Young singles who are just starting their careers are likely to live in apartments. Townhouse and duplexes are particularly attractive to both young couples with limited buying power and lesser space needs, and older couples—sometimes referred to as “empty nesters”—whose children have moved away. Middle-age couples with children are typically attracted to single-family detached housing with large yards and plenty of room. It is important to have an appropriate housing stock to meet the needs of a diverse and constantly changing population. A long-term perspective prevents planning and development decisions from being based solely on short-term market trends.

The term "manufactured home" has come to replace the term "mobile home." Manufactured home refers to housing units that are manufactured in a factory but require some assembly and finishing at the construction site, and meet Uniform Building Code Standards. Manufactured homes represent approximately 3% of the County's housing stock. This share will likely decline through the 1990s and into the first decade of the 21st Century. County zoning regulations limit additional placements to locations within either manufactured home parks or designated manufactured home subdivisions. There are approximately 25-30 major manufactured home parks in York County. In addition, Whispering Winds in Tabb has been developed as a manufactured home subdivision.

York County has one of the highest rates of home ownership on the Peninsula. However, there is still a need for rental housing. In 1990, rental housing constituted 28% of the County's housing stock. Over a third of this housing is military housing. Rental housing represents 20% of the **private** housing market. The rental market makes housing available for people who either cannot afford a home of their own or choose to rent. As shown in **Table 19**, there are several apartment complexes in the County, but rental housing is not limited to apartments. In 1990, 29% of the renter-occupied units were single-family detached homes.

APARTMENT COMPLEX	LOCATION	NUMBER OF UNITS
Country Club Apartments	Upper County (Route 143)	100
Grafton Station Apartments	Grafton	396
Four Seasons Apartments	Tabb (Route 134)	320
Pines of York Apartments	Tabb (Route 134)	248
Rivermeade Apartments	Goosley Road/Yorktown	80
York Pointe Apartments	Tabb (Route 134)	202
Yorkshire Townhouses	Lackey	130
Yorktown Square I and II	Goosley Road/Yorktown	116
Yorktown Village Apartments	Yorktown	89

Table 19

Affordability

The concept of affordability is based on the general rule that no household should have to spend more than 30% of its annual gross income on housing. According to the 1990 census, the proportion of households in York County for whom housing was unaffordable was 20%. This was slightly below the average for both the State (21%) and the metropolitan area (26%). Almost a third of the County households for which housing was unaffordable (30%) had annual gross incomes below \$20,000. Housing was unaffordable to over half (52%) of the households in this income bracket.

In 1996, the average sale price of a new single-family detached home in York County was approximately \$186,000. While this is beyond the reach of many people, there are a variety of more affordable alternatives – such as townhouses, duplexes, condominiums, and the resale market – that help to make home ownership possible for the vast majority of County households. When these alternatives are included, the average sale price for a home in the County in 1996 was \$147,000.

Table 20 measures housing affordability by combining income data with home sale prices. Table 2 divides York County households into income deciles based on projections of 1996 median household income published by the Weldon Cooper Center for Public Service. Each decile represents one tenth of the households in the County. For example, in 1996, 10% of the households in the County had incomes below \$17,499, while another 10% had incomes between \$17,499 and \$27,819, and so on. The third column in the table gives an estimate of the maximum affordable house price (based on 30% of income) for each income decile. These estimates are based on a 30-year mortgage with a 10% down payment and an interest rate of 8.5%. The fourth column gives the percentage of 1996 home sales – both new and resales – in each price range. The fifth column gives the **total** percentage of homes sold in 1996 that were affordable for each income decile. For example, households with annual incomes between \$72,577 and \$85,028 can afford to pay \$210,320 to \$247,100 for a home. Slightly over 7% of homes sold in 1996 were in this price range. A total of 94.9% of all homes sold in the County were affordable to these households.

INCOME DECILE	HOUSEHOLD INCOME AT UPPER LEVEL OF DECILE	MAXIMUM AFFORDABLE HOME PRICE	PERCENTAGE OF HOMES SOLD IN RANGE OF AFFORDABILITY	CUMULATIVE PERCENTAGE OF AFFORDABLE HOMES SOLD
1 st	\$17,499	\$47,442	0.4%	0.4%
2 nd	\$27,819	\$77,904	10.1%	10.4%
3 rd	\$36,083	\$102,444	19.5%	29.9%
4 th	\$44,492	\$127,329	11.5%	41.4%
5 th	\$53,146	\$152,896	13.3%	54.7%
6 th	\$61,737	\$178,250	17.1%	71.8%
7 th	\$72,577	\$210,320	15.8%	87.6%
8 th	\$85,028	\$247,100	7.3%	94.9%
9 th	\$105,918	\$309,155	4.0%	98.9%
10 th		> \$309,155	1.1%	100.0%
TOTAL			100.0%	

Table 20

For households earning more than \$27,819 there is an abundance of affordable housing. Table 2 shows, there is sufficient housing available at almost every level income, with the exception of the lowest income decile. Without some form of subsidy, in today's market it is unlikely that new housing can be built in this price range. It is not practical to provide home-ownership possibilities for every income level. York County's housing affordability problem is primarily an income problem.

There are a variety of Federal and state programs administered by the County that are intended to help lower income residents meet their housing needs (see **Table 21**). These include rental subsidies and, housing rehabilitation loans and grants. Numerous other general and neighborhood housing programs are available to provide housing assistance to low-income households. The Housing and Neighborhood Revitalization Division of the County's Department of Community Services is the local agency charged with administering these programs.

PROGRAM NAME	PROGRAM DESCRIPTION
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PROGRAM NAME	PROGRAM DESCRIPTION
Virginia Fair Housing Program	Ensures compliance with Virginia fair housing laws.
Virginia Low Income Weatherization Program	Assists low-income households by helping them to reduce fuel bills and to increase home comfort by making homes more energy-efficient.
Virginia Emergency Home Repair Grant Programs	Provides grants of up to \$500 per housing unit to make repairs to properties that present an immediate threat to the health and safety of its occupants. Grant funds for up to \$1,000 may be used to make accessibility adaptation for the physically disabled.
Virginia Local Housing Rehabilitation Program	Makes loan and grant funds available for general improvement and energy-related improvements.
Virginia Residential Shoreline Sanitation Program	Provides grants to Chesapeake Bay areas localities for correcting improper wastewater discharge into coastal waters from housing units occupied by low-income households. Grant of up to \$10,000 per house are available to repair or replace septic systems or install indoor plumbing.
Virginia Rental Rehabilitation Program	Assists in the moderate rehabilitation of low-income rental housing units by providing loans or grants for up to 50% of rehabilitation costs.
Federal Rental Assistance Program	Payments are made to owners of Farmers Home Administration-financed rental projects to reduce the rents (including utilities) paid by low-income tenants to no more than 30% of their incomes.
Federal Weatherization Assistance Program	Pays for installation of cost-effective weatherization measures--such as caulking and weatherstripping, storm windows, attic insulation, and heating system improvements—to reduce high heating and cooling fuel costs of low-income families, particularly the elderly and the disabled.
Federal Section 8: Lower Income Rental Assistance	Assists low-income families in obtaining decent, safe, and sanitary rental housing. There are three major programs under Section 8. Under the <u>Existing Housing Certificate Program</u> and the new <u>Housing Voucher Program</u> , private owners receive the difference between what tenants can afford (up to 30% of adjusted income) and the fair market rent. Vouchers differ from certificates in that they are tied to the tenant rather than the units and provide tenant greater freedom of choice in selecting housing. The <u>Moderate Rehabilitation Program</u> provides subsidies to owners, normally higher than those provided under Certificates and Vouchers, to compensate costs incurred in rehabilitation units.
Federal Community Development Block Grants (CDBG)	Provides grants for community development activities directed toward neighborhood revitalization, economic development, and improved community facilities. CDBG activities must either benefit low- and moderate-income persons, aid in the prevention or elimination of slums, or address other community development needs that present a serious and immediate threat to the health and welfare of the community.

Table 21

It should also be noted that the Planned Development regulations in the York County Zoning Ordinance include *Affordable Housing Incentive Provisions* that are intended to encourage more moderately priced single-family detached housing. This is accomplished through the reduction or elimination of otherwise applicable planned development open space requirements for lots of at least 7,500 square feet. In exchange, these provisions require either modular dwelling units or other approved single-family detached dwelling units and establish a maximum unit size, all with the objective of promoting affordability. Several planned developments have been approved by the Board of Supervisors under the Affordable Housing Incentive Provisions. Pursuant to §15.1-491.8 and 15.1-491.9 of the Code of Virginia, York County, may, by amendment to the Zoning Ordinance, provide for an affordable housing dwelling unit program which addresses housing needs, promotes a full range of housing choices, and encourages the construction and continued existence of moderately priced housing. This is done by providing for optional increases in density in order to reduce land costs for such moderately priced housing. At this point, there is sufficient moderately priced housing to meet the needs of all but the lowest-income County residents.

CHANGES SINCE 1991

Several important changes in both the amount and type of housing in the County have occurred since the adoption of the Comprehensive Plan in 1991. The size of the housing stock has increased by 27%, with 4,140 new units built since 1991. Residential development in York County is primarily single-family

detached, but significant strides toward diversification of the housing stock have been made in recent years. The introduction of new housing alternatives, such as townhouses, duplexes, and condominiums, has made home ownership available to households whose options previously had been extremely limited, or who perhaps had been shut out of the housing market entirely. In some instances this variety has translated into increased affordability.

YORK COUNTY HOUSING CONSTRUCTION, 1991-1998									
TYPE OF HOUSING	1991	1992	1993	1994	1995	1996	1997	1998	TOTAL
Single-Family Detached	391	653	464	454	369	328	297	120	3,076
Single-Family Attached	104	232	209	237	196	148	119	78	1,323
Multi-Family	56	90	38	87	40	11	0	0	322
TOTAL	551	975	711	778	605	487	416	198	4,721
<i>Note: 1998 data for January through July only.</i>									
<i>Source: York County Certificate of Occupancy data</i>									

Table 22

There have also been significant changes in housing policy as a direct result of the 1991 Comprehensive Plan. In 1995, the Board of Supervisors adopted a new Zoning Ordinance and Map in accordance with the Comprehensive Plan. These actions were taken in response to concerns about rapid growth that began to emerge in the 1980s. Accordingly, both the supply of residential land and the allowable residential densities were reduced. The decline in densities reduced from 45,300 to 31,500 the total number of housing units that could be built in the County, thereby reducing the maximum build-out population – the maximum estimated future population that would occur if all available residential land were developed at its maximum allowable density – from 135,000 to approximately 87,000 residents. Although it is still relatively high, the rate of housing construction has indeed slowed since the adoption of the Zoning Ordinance.